



2<sup>nd</sup> Quarter 2008

## Opp Link Announces Partnership with Rural Dynamics for Economic Development Initiatives

Opportunity Link and Rural Dynamics Incorporated/Consumer Credit Counseling Service (RDI) have entered into a partnership to create opportunities for building economic security across Northcentral Montana. Program work includes increasing Earned Income Tax Credit (EITC) outreach in underserved areas of rural Northcentral Montana; creating additional access points and facilitating the development of Volunteer Income Tax Assistance (VITA) sites in under-served areas; providing comprehensive financial literacy education integrated with tax services; and asset building through savings accounts and Individual Development Accounts (IDAs).

“We are very excited about the opportunity to bring these programs to the people in our region by partnering with Rural Dynamics,” said Terry Munson, Executive Director of Opportunity Link. “This is just the type of cooperative action that enables us to help residents in Northcentral Montana overcome the barriers preventing them from achieving personal prosperity,” he said. “In today’s economy, we know that innovative approaches to wealth creation are needed to help communities thrive, and this is a core component of this venture. Organizations and agencies individually cannot address these challenges, but through partnerships and collaborative efforts such as this, we can better utilize

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Established in 2004, Opportunity Link is a non-profit organization that strives to create and implement strategies and encourage partnerships that will reduce poverty in the region long term. Opportunity Link does not accept unsolicited grant requests but instead devotes resources to promote public-private sector collaborations to develop systemic solutions. Opportunity Link, Inc. is one of ten communities that have established a 10-year partnership with the Northwest Area Foundation ([www.nwaf.org](http://www.nwaf.org)) which is dedicated to helping communities reduce poverty for the long term. For more information, visit [www.opportunitylinkmt.org](http://www.opportunitylinkmt.org)

## Camp Inspires Native American Youth Entrepreneurial Spirit, Action

An intensive, activity-based residential camp designed to build the leadership and entrepreneurial skills of Native American middle-schoolers from across Montana was a tremendous benefit for the seventeen campers who participated. The First People’s Youth Entrepreneurship Camp was held at the University of Great Falls June 16-21 through a combined effort of Rural Dynamics, the Montana Indian Business

Alliance, University of Great Falls, Opportunity Link and other partners, and underwritten with funds from the W.K. Kellogg Foundation, MSU-Billings and Montana State Tribal Economic Development Council.

“Entrepreneurship is at the heart of people being able to create vibrant, sustainable communities,” said Deb Kottel, of Rural Dynamics and UGF. “It’s how you battle poverty. Native American

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Rural Dynamics President/CEO Tom Jacobson (left) with Opportunity Link Executive Director Terry Munson at the press conference announcing the partnership on June 26 in Great Falls.

## Rural Dynamics Launches the Bridge to Benefits Screening Tool

Bridge to Benefits has reached Montana! The anonymous work support tool asks 13 simple questions and quickly determines individuals and family's potential eligibility for workers benefits such as the low income energy assistance program (LIEP) or Children's Health Insurance Plan (CHIP). Once the preliminary eligibility is assessed, the program provides application forms and local contact information to get help applying for the individual programs. No personal identifying information is required for the program.

The Bridge to Benefits web tool can be found at <http://montana.bridgetobenefits.org/> or through the [www.RuralDynamics.org](http://www.RuralDynamics.org)

## Partnership (continued from page 1)

our resources and get the job done.”

The partnership will also support promotion of and access to a web based tool that evaluates an individual's or family's eligibility for community programs such as Reduced School Lunch, Children's Health Insurance Program (CHIPs), Low Income Energy Assistance Program (LIEAP), Child Care Resources, and Temporary Assistance to Needy Families (TANF) among others. This project, known as the Bridge to Benefits program, assists social service providers and low income working families in accessing necessary information regarding state and federal programs. The program consists of a website that asks thirteen questions about family size and income. Bridge to Benefits then is able to give a report that includes program eligibility, applications, and local program contacts.

“Many families live paycheck to paycheck. The Bridge to Benefits tool can easily and anonymously allow these

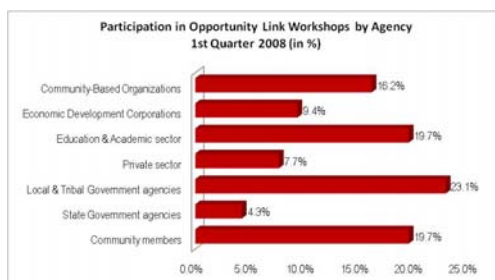
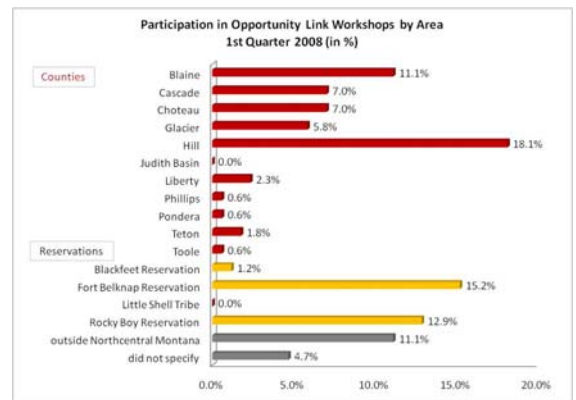
families to check their eligibility for programs that are meant to ease the budget strain on hard working families. Our partnership with Opportunity Link will continue to build our communities through expanded family economic development across North Central Montana,” said Tom Jacobson, Executive Director of RDI.

Rural Dynamics/Consumer Credit Counseling Service is a local, non-profit agency that has served Montana and the Northern Plains region for 40 years. Among the vast array of services they provide are credit counseling and education, debt management, work and asset development strategies. Rural Dynamics coordinated the Northern Plains Initiative, a W.K. Kellogg Foundation family and community development project. The initiative is focused on building a regional coalition of entities that work to build rural communities through expanded family economic development initiatives.

## Who Attends Workshops and Trainings offered by Opportunity Link and our Partners?

In the time that Opportunity Link has been in Northcentral Montana, we compile information on participation in events we organize and support - specifically, participation by area and agency representation in our 11-county region.

This helps to tell us if we are achieving our goal of engaging people and providing access to the communities we are committed to serve. Refer to the



bar charts for participation this first quarter of 2008 – see if you and your colleagues are getting the word about Opportunity Link!!

Opportunity Link's program evaluation reports can be downloaded from our website at [www.opportunitylinkmt.org](http://www.opportunitylinkmt.org)

## Greetings from Director Terry Munson

The second quarter of 2008 has been exciting as we have moved forward in our work plan. Foremost of these is our partnership with Rural Dynamics, Inc. of Great Falls. This partnership will help the residents of Northcentral Montana overcome barriers preventing them from achieving personal prosperity. There are two pilot programs being developed through the partnership - a transportation development account that will assist people in obtaining reliable transportation and a credit development account that will help people overcome the barrier of too much credit card debt.

Our work plan also includes the development of a regional database that spotlights the work force within our 11-county region. Through a partnership with the Bureau of Business and Economic Research in Missoula, we will be able to increase the amount of workforce detail relating to our 11 counties and the reservations.

We continue our discussions with MSU-Northern regarding workforce training. Together we hosted a meeting on April 16 at MSUN's Applied Technology Center and OL was chosen as the lead agency for coordinating activities to further explore ways to establish a network of partners to

implement a region-wide coordinated training program. Presentations regarding this initiative were made at the Governor's Workforce Conference in Billings May 21<sup>st</sup> and 22<sup>nd</sup>.

Staff continues to work with Neighborworks in Great Falls to establish housing IDA's in the region, specifically in the hi-line area, as well as developing micro-loans or revolving loan funds for entrepreneurs.

Finally, to intensify outreach to OL communities, existing and potential partners, we are relocating Community Development Coordinator Leah Noel to a branch office in Great Falls. Leah will be housed in the Rural Dynamics Inc. building at 2022 Central Avenue to broaden operations and provide additional exposure of OL to all the people of the region.

Many activities have occurred over this last quarter and a number will extend to next quarter as well. Thank you to everyone within the region who has called and written with ideas and suggestions for better execution of our duties. I welcome your comments and look forward to working with you all.

*Terry Munson  
Executive Director*



*Executive Director  
Terry Munson*



*Community Development  
Coordinator Leah Noel*

## Renowned Child Abuse Expert Conducts Workshops for Area Organizations & Families

— contributed by Renee Ratliff, District 4 HRDC

Opportunity Link partnered with Northwest Health Care/Choices, District 4 HRDC Domestic Violence Program and other local agencies to present "Protecting Our Children - Advice From Child Molesters", a workshop and training conducted on June 4<sup>th</sup> and 5<sup>th</sup> in Havre by Cory Jewell Jensen, Co-Director, Center for Behavioral Intervention in Beaverton, Oregon.

Ms. Jensen is a nationally recognized child abuse forensic expert who has worked with adult sex offenders and their families for over 20 years. She had provided consultation and/or training to numerous law enforcement and child advocacy groups.

The workshops taught participants skills to identify sexual perpetrators and take appropriate steps to protect children from victimization including numerous statistics, stories and videos of perpetrators talking about their beliefs and strategies in seducing children and their families. It also covered how to set rules and parameters for identified child molesters by organizations.

"The responsibility for protecting our children from sex offenders rests with us, not with children alone," said Ms. Jensen. "Until we join forces publicly, our society will continue to miscalculate offender manipulation, persist in enabling offenders by doubting children, and fail to report offenders to law enforcement."

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## Experts from across the country gather at 2008 Montana Housing Conference



2008 Montana Housing Conference

**“We cannot solve our problems with the same thinking we used when we created them.”**  
- Albert Einstein



Jody Kretzmann with “GET ‘ER DONE” sticker from Havre Mayor Bob Rice

For more information about the Asset-Based Community Development Institute, visit <http://www.sesp.northwestern.edu/abcd/>

The Montana Department of Commerce Housing Division, USDA Rural Development, Montana Association of Realtors, First Interstate Bank, and Opportunity Link were among the many organizations that brought about the Montana Housing Conference in Great Falls June 10-12 entitled “Housing: Montana’s Economic Edge” at the Holiday Inn.

Participants had the opportunity to hear presentations and attend workshops on Montana’s housing initiatives, affordable housing strategies, available housing resources, and other topics such as Land Use Planning, manufactured homes, Senior Cooperative and Native American Housing.

Opportunity Link Executive Director Terry Munson provided welcoming remarks at the conference. Paul Bishop, Managing Director of the National Associations of Realtors, presented “A National View of Affordable and Workforce Housing”. Great Falls Mayor Dona Stebbins, Governor Brian Schweitzer, Dennis Culhane of the University of Pennsylvania School of

Social Policy & Practice and Pat Barkey of the University of Montana Bureau of Business and Economic Research were among the many keynote speakers and breakout session presenters.

Opportunity Link, in collaboration with Montana HomeOwnership Network and other partners, was able to provide scholarships to cover the cost of registration for representatives from six housing agencies, organizations and tribal governments from its eleven-county region.

The conference also provided a venue to showcase a new web resource for people who are looking for affordable housing. The Montana Housing Resources Program is a comprehensive searchable database of housing assistance programs at the local, state and federal levels. This one-stop resource of available housing assistance can be found at [www.MTHousingResources.com](http://www.MTHousingResources.com) In addition to available resources, the website provides educational tools to teach people about maintaining good credit and dangers of predatory lending.

## “Building Vital Communities” Workshops with Jody Kretzmann filled in Bozeman and Havre

Opportunity Link, in collaboration with Montana State University’s Horizons Program, Hopa Mountain, MSU Leadership Institute and ASMSU, brought Jody Kretzmann, Co-director of the Asset-Based Community Development (ABCD) Institute at Northwestern University in Chicago to conduct lectures and workshops in Bozeman and Havre in March. Over seventy participants attended the lecture and workshop in Bozeman on March 26<sup>th</sup>, and more than fifty people filled the Olympic room at the Duck Inn in Havre on March 27.

Dr. Kretzmann is an internationally

recognized, straightforward and inspiring advocate of strength-based approaches to building healthy local communities. In both events, he challenged the traditional approach of service providers and funding agencies solving community problems by focusing on the needs and problems. He demonstrated that community assets, namely skills of local residents, power of local groups, resources of public, private and non-profit institutions and the physical and economic resources of local places, are key building blocks in sustainable urban and rural community revitalization efforts.

# Individual Development Accounts (IDAs) and Matched Savings Programs in Northcentral Montana

## Montana Credit Unions for Skills and Education Development

Montana Credit Unions for Community Development (MCUCD) administers two IDA Programs intended to help participants attend college or other post-secondary education or training – Montana Students Save (MSS) and Rural Montana Saves (RMS).

Qualifying participants open an IDA at one of Montana’s participating credit unions. Participants who fulfill program requirements for either of the IDA programs will receive \$6 in matching funds for each \$1 they save as part of the program. Matching funds are capped at \$3,000 per individual. If a family saves \$500, they will earn a \$3,000 match for a total of \$3,500 to go toward their education or training.

In addition to meeting eligibility requirements, both programs ask that participants commit to:

- Make monthly savings deposits of at least \$20 and save for at least 6-9 months
- Participate in personal finance management training and post-secondary planning and/or career counseling
- Maintain regular contact with program representatives

MSS eligibility requirements: Within income guidelines; have earned income; plan on receiving post-secondary education in Montana.

RMS eligibility requirements: Have received TANF benefits in the last 24 months or currently receive TANF; and is within income guidelines.

For more information on IDA program eligibility requirements and how to apply contact:

MSS: Call MCUCD 1-800-745-5546 or visit [www.smartaboutcollege.com](http://www.smartaboutcollege.com).

RMS: Call Rural Employment Opportunities 1-800-546-1140.

- Contributed by Karen Smith, MCUCD

## NeighborWorks IDA Program Makes Homeownership a Reality

This IDA Program is for low- and moderate-level income residents of Great Falls. The IDA program allows residents to put money into a special savings account that will work toward the purchase of a new home in the Great Falls Weed and Seed District. Program participants’ savings deposits will be matched 4:1 to help move them closer to homeownership. The maximum amount to be matched is \$1,000 per individual.

The program requires a small monthly deposit. Participants are asked to save for a minimum of six months at any participating financial lenders: First Interstate Bank, Montana Federal Credit Union, Prairie Mountain Bank, Stockman Bank, US Bank and Wells Fargo Bank.

The purpose of the program is two-fold: to help people establish savings and budgeting habits in preparation for homeownership, and to establish a relationship with a lending institution. In order to qualify, prospective participants must meet certain guidelines. Household income must be 80% or below the Cascade County Median. Participants must have some regular source of earned income, must be first time home buyers, and must be residents of Great Falls. In addition, all program participants will be required to take part in workshops and classes involving financial fitness, money management, home buying process and being empowered to make positive financial decisions.

NeighborWorks Great Falls offers these programs in conjunction with Consumer Credit Counseling Services. CCCS will also assist in the screening and counseling aspect of the program.

There are only 3 more years left to participate in the program but we still have accounts available for new participants. If you are interested or have any questions please contact NeighborWorks Great Falls (406) 761-5861 and ask for Shelly.

-Contributed by Shelly Moyer, Neighborworks

## Upcoming IDA Programs

Rural Dynamics/ Consumer Credit Counseling in collaboration with Opportunity Link and other partners will soon offer 2 new programs:

**Car Ownership Program** that will provide low-income families access to affordable fuel-efficient cars.

**Debt Reduction IDA** that will provide low-income families that are struggling with significant debt to meet Debt Management Program requirements.

## Income Guidelines for Montana Student Saves (MSS) & Rural Montana Saves (RMS):

200 % OF THE FEDERAL POVERTY GUIDELINES	
Persons in Family or Household	Income Equal to or Less Than
1	\$ 20,800
2	\$ 28,000
3	\$ 35,200
4	\$ 42,400
5	\$ 49,600
6	\$ 56,800
7	\$ 64,000
8	\$ 71,200
For each add'l, add	\$ 7,200

## Income Guidelines for NeighborWorks:

80 % OF MEDIAN INCOME GUIDELINES	
Family Size	Maximum Income
1	\$ 29,050
2	\$ 33,200
3	\$ 37,350
4	\$ 42,400
5	\$ 49,600
6	\$ 56,800
7	\$ 64,000
8	\$ 71,200

For more information about these and other programs available in the Northcentral Montana region, visit the Opportunity Link website at <http://www.opportunitylinkmt.org>



Youth camp logo designed by Cherokee artist Sandi Pointer of Bozeman

### Youth Camp (continued from page 1)

communities are already working with youth entrepreneurial camps. We wanted to foster a camp that goes across tribal lines.”

Through group work, guest speakers and field trips, students were able to develop the skills, confidence and tools needed to become successful leaders and innovators. Throughout the week, the youth met role models including Native American business owners and accomplished athletes, and even spent time with the governor and members of the Montana Senate and House of Representatives. The campers participated in community service projects at the Po Ka Youth Ranch and Main Street in Browning, and developed community service projects they will implement in their communities when they return home.



Campers by an F-16 that had just returned from Iraq at the Montana Air National Guard hangar in Great Falls



Camp activities included meeting with Governor Brian Schweitzer and a tour of the Capitol & Indian-owned businesses

In addition to the leadership and entrepreneurial skills training the students received, the University offered all seventeen students a four-year tuition scholarship to UGF should they decide to pursue a college education after high school. “Offering four-year scholarships to students too young to take an Advanced Placement course or try out for a varsity athletic team isn’t routine,” said UGF President Eugene McAllister. “The offer has two purposes: to get these young people to begin to think about attending college and to give them a means to do that.”

For more information about this year’s camp or to be involved in the planning for next year, please contact Adam Gill at (406) 454-5716 or [agill@ruraldynamics.org](mailto:agill@ruraldynamics.org)

## Havre Local Wins Newsletter Design, iPod® Contest

Recent MSU-Northern graduate Caleb Hutchins wins an iPod® in Opportunity Link’s Newsletter Name and Header Design Contest. His entry was selected and will become the official name and header for OppLink’s quarterly newsletter starting in its 3<sup>rd</sup> Quarter issue to be released this September.

Caleb is a Havre local who recently graduated from MSUN’s Graphic Design Program. He enjoys being active in community programs and is currently running the Northern Cinema After Dark, a free outdoor theatre showing old

movies from the public domain.

In his artist statement, Caleb wrote “The name I chose for the Opportunity Link newsletter is simply “Connection”. Since Opportunity Link exists to develop connections between resources, organizations, and individuals in the region, and since the purpose of the newsletter is to keep individuals connected to the news and events of the organization, the idea of “connection” seemed appropriate.”

Other entries include “Unity Speaks”, “Opportunity Knocks”, and “Link’s Ink”.



Caleb Hutchins suggests “Connection” as most reflective of Opportunity Link work in the region

# Opp Link to Support Energy Workforce Development

Opportunity Link and Montana State University-Northern, with support from various partners in the region, are taking the lead on providing workforce training for energy skills development in the Hi-line. In April 16, more than thirty representatives from the industry, economic development, and workforce and education sectors met to discuss the formation of a regional training center to meet workforce needs in Northcentral Montana. Idaho National Laboratory Manager Richard Holman presented a similar initiative in Eastern Idaho which was a result of collaboration between industries, educational institutions and community-based organizations. The Energy Systems Technology and Education Center (ESTEC) of Idaho State University is a partnership with Idaho National Laboratory and Partners for Prosperity, another Ventures program of the Northwest Area Foundation. ESTEC focuses on engineering technician education and training for the energy market sector and started with offering three 2-year Associates Degree programs.

Following Idaho's example, MSUN and OL are also exploring resources for MSUN to be able to offer a 2-year Associates Degree for Applied Chemistry or Laboratory Technician for the emerging bio-based industries in Northern Montana.

As a partner in the Montana WIRED project and a community-based nonprofit, Opportunity Link has the capacity to

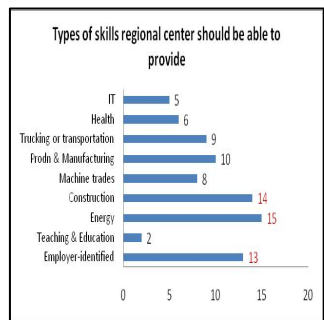


*Idaho National Laboratory Energy Workforce Program Manager Richard Holman presenting ISU's ESTEC engineering technician program at MSU-N in April*

establish a network of partners in the workforce sector that will link needs to resources, and are committed to undertake activities with our partners in support of collaborative training:

- Convene a workforce development committee comprised of representatives from education, industry and business, economic and workforce development, local and state government, community-based organizations and youth groups.
- Conduct a comprehensive assessment of training programs in place and what is needed
- Develop a database containing information on existing programs, providers and labor reports & statistics
- Work within the K-12 school districts to engage high school graduates not pursuing 2 and 4 year degrees
- Communicate with organizations and agencies outside the region to create a foundation for a statewide knowledge base and coordinated effort.

**Results of the preliminary survey completed by participants at the Opp Link/MSU-N workforce discussion in April are available on the Opportunity Link website**



## Transit News

- Northern Transit Interlocal (NTI), formed by the communities of Shelby, Conrad and Cut Bank and counties of Toole, Pondera and Glacier, reports continued increase in ridership with about 160 passengers in May. Several of these riders then connected with a bus, airplane or train for travel within and out of Montana. NTI offers bus service from Shelby to Great Falls twice daily on Mon/Thurs with a stop in Conrad, and to Kalispell on Tues/Wed with stops in Cut Bank and Browning. For more information, contact Deb at (406) 470-0727.
- Fort Belknap and Blackfeet Transit were awarded federal Tribal Transit Grants for Enhancement announced in early March.
- Notice of Funding Available for FY 2008 Tribal Transit Program Funds; closing date for applications is August 19.



Participants at the May 2<sup>nd</sup> Flagger Certification Training at District 4 HRDC in Havre

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## **Opp Link Partners with MT PEAKS to Offer Flagger Certification**

Montana PEAKS, Inc. partnered with Opportunity Link to help promote and offer flagger certification training courses last May 2 in Havre and May 3 in Browning. There were over seventy registrants in Havre and close to fifty in Browning took the course on safe work zone and construction work site safety training, got tested and received a certification card that is valid for three years. Montana PEAKS, Inc is a non-profit, community-based organization that provides outreach services across the

state through trainings in the equipment and building trades, Occupational Safety and Health Administration (OSHA) Disaster Response training, American Welding Society (AWS) certification, and economic building classes among others.

For more information about MT PEAKS and the training and services they provide, contact the main office at 129 6th Street West, Columbia Falls, MT 59903 (406) 892-5767 or [mtpeaks@digisys.net](mailto:mtpeaks@digisys.net).

### **Upcoming Events around the Region**

- 18<sup>th</sup> Annual EPAC Conference "Ethanol: Fuel AND Food" July 20-22, Kalispell
- Pottlatch Fund's Financial Management Training, July 24&25, University of Montana, Missoula
- Welding Training by WIRED & MSUN, August 4-22, MSUN, Havre (Call 406.265.5847)
- HUD's Free Grant-Writing Training, August 5-6, United Way Conference Rm, Kalispell
- Montana Fair Housing, August 13&14, Hampton Inn, Great Falls
- Great Plains Native EITC Summit, August 21, Crazy Horse Museum, Custer, South Dakota
- Professional Truck Driver Training, September 8, Stone Child College, Box Elder
- Montana Youth Transitions Conference, September 15-17, Holiday Inn, Great Falls
- Heartland Institute's "Helping Small Towns Succeed" Training, October 21-23, Billings
- Harvesting Clean Energy, January 25-27, 2009, Billings

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